

INVESTORS FINANCIAL CORPORATION OF PETTIS COUNTY, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1427006	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$272	\$240	-11.8%		
Loans	\$233	\$176	-24.4%		
Construction & development	\$27	\$16	-38.7%		
Closed-end 1-4 family residential	\$58	\$48	-18.4%		
Home equity	\$6	\$6	-5.8%		
Credit card	\$0	\$0			
Other consumer	\$4	\$1	-75.9%		
Commercial & Industrial	\$48	\$35	-27.6%		
Commercial real estate	\$52	\$48	-7.8%		
Unused commitments	\$16	\$13	-17.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$4	25.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$11	27.3%		
Cash & balances due	\$21	\$35	72.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$254	\$228	-10.4%		
Deposits	\$215	\$205	-4.3%		
Total other borrowings	\$39	\$21	-45.1%		
FHLB advances	\$39	\$21	-46.2%		
Equity					
Equity capital at quarter end	\$18	\$12	-31.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.3%	5.0%	--		
Tier 1 risk based capital ratio	8.5%	7.2%	--		
Total risk based capital ratio	9.8%	8.5%	--		
Return on equity ¹	-78.0%	-21.1%	--		
Return on assets ¹	-5.6%	-1.1%	--		
Net interest margin ¹	3.9%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	55.9%	18.2%	--		
Loss provision to net charge-offs (qtr)	141.6%	-879.1%	--		
Net charge-offs to average loans and leases ¹	6.7%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	15.2%	24.1%	1.6%	0.0%	--
Closed-end 1-4 family residential	2.0%	17.2%	0.0%	0.5%	--
Home equity	0.0%	7.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.2%	0.8%	--
Commercial & Industrial	2.9%	28.1%	5.8%	0.0%	--
Commercial real estate	9.1%	10.0%	1.1%	0.2%	--
Total loans	5.2%	18.5%	1.7%	0.2%	--